
Get the details on Freedom Blue PPO from Highmark.



Because Life.™

Let's talk about benefits.

The State of Delaware is offering its retirees, a new Medicare Advantage plan which starts January 1, 2023. This booklet provides an overview of your new plan and the additional resources coming to help you stay informed.

We know you have questions about the transition to the Highmark Blue Cross Blue Shield Delaware Freedom Blue PPO Medicare Advantage plan. Here are some highlights that explain how your new plan works.

- **You keep all the benefits currently offered with Medicare and the 2022 State of Delaware Special Medicfill Medicare Supplement plan.**
- **You can keep your doctors, even if they're not in our network.**
The Highmark Freedom Blue PPO plan allows you to see any doctor or go to any hospital in the U.S. that accepts Medicare. Your benefits are the same, whether the provider is in or out of network. The only difference is providers out of the network do not have to treat Freedom Blue PPO members, except in emergency situations.
- **You don't need a referral for care.** You can see any specialist you want without a referral, just like you can with the 2022 Special Medicfill plan.
- **In some cases, you may need approval for care.** Your doctor can help with any prior authorization necessary. Your enrollment materials will explain services that need approval.
- **You are not required to choose a primary care provider** — though we highly encourage you to have one.
- **You have coverage outside the U.S.** When traveling in other countries, your Freedom Blue PPO plan provides the same benefits as the 2022 Special Medicfill plan.

Be sure to check out frequently asked questions on page 11 for additional information.

You can call us with questions at **1-888-328-2960**, 8 a.m. - 8 p.m., seven days a week (TTY call 711).

Highmark Blue Cross Blue Shield Delaware is here for you every step of the way.



Nick Moriello
President, Highmark Blue Cross Blue Shield Delaware

Introducing Freedom Blue PPO

A new plan with more benefits.

The State of Delaware’s new Medicare Advantage plan for 2023 offers all the benefits offered through Medicare and the 2022 Special Medicfill plan. Plus, you’ll see that you get some extras that you didn’t have before.

With Freedom Blue PPO, you get:



\$0 copays and a \$0 deductible*

Plus, see any provider who accepts Medicare. Like the 2022 Special Medicfill plan, coinsurance applies on some services.**



SILVERSNEAKERS

\$0 exercise and wellness membership

Staying active is easy with access to over 13,000 gym locations nationwide. At-home kits that bring fitness to you are also available. For more information, visit silversneakers.com.



AT-HOME MEAL SERVICE BENEFIT

\$0 meals after hospital stays

Get up to 28 meals delivered during the first two weeks after you get home from the hospital.



CLINICAL CARE TEAM

Personalized support for health issues

Get help staying healthy, managing medical expenses, and coordinating the care you need.



CONCIERGE MEMBER SERVICE TEAM

Answers from specially trained experts

You’ll have a direct line to your personal concierge team to help answer any questions you have about your plan. Call **1-888-328-2960** (TTY call 711), seven days a week, 8 a.m. to 8 p.m. to talk with a Highmark representative.

*A deductible applies ONLY to qualifying health and wellness education programs from providers out of the SilverSneakers® network.

**Coinsurance applies ONLY to outpatient professional services received outside of the US, private duty nursing and qualifying health and wellness education programs out of the SilverSneakers® network.

Plan comparison

	Original Medicare	Current plan: 2022 Special Medicfill Plan		NEW PLAN: Freedom Blue PPO 2023	
Medical Benefits	Original Medicare Pays	Medicfill Pays	Member Pays	In-Network Member Pays	Out-of-Network Member Pays
Deductible	Part A and Part B deductible	Not applicable	Not applicable	\$0	\$0
PCP and specialist office visits	80% after deductible	Part B deductible, then 20%	\$0	\$0	\$0
Inpatient hospital	100% after deductible	Part A deductible	\$0	\$0	\$0
Skilled nursing facility (up to 100 days per benefit period)	Days 1–20: Medicare pays 100% Days 21–100: Medicare pays all but coinsurance per day	Days 1–20: Plan pays nothing Days 21–100: Plan pays coinsurance per day	\$0	\$0	\$0
Emergency room and urgent care	80% after deductible	Part B deductible, then 20%	\$0	\$0	\$0
Clinical diagnostic lab tests	100% after deductible	Not applicable	\$0	\$0	\$0
Standard/advanced imaging	80% after deductible	Part B deductible, then 20%	\$0	\$0	\$0
Inpatient coverage outside the U.S.	Medicare pays nothing	Plan pays Part A deductible and remaining coinsurance	\$0 for services covered by Medicare or for admission not covered by Medicare	\$0 if urgent or emergency care, or if admission is coverable under Medicare policy in the U.S.	
Outpatient surgery	80% after deductible	Part B deductible, then 20%	\$0 for services covered by Medicare or for services not covered by Medicare	\$0	\$0
Outpatient facility coverage outside the U.S.	Medicare pays nothing	Plan pays Part B deductible and 20%	\$0 for services covered by Medicare or for services not covered by Medicare	\$0 if urgent or emergency care, or if services are coverable under Medicare policy in the U.S.	
Outpatient professional services outside the U.S.	Medicare pays nothing	Plan pays Part B deductible and 20% Plan pays 20% of the allowable amount	\$0 for services covered by Medicare, 80% for services not covered by Medicare	\$0 if urgent or emergency care, 80% if services are coverable under Medicare policy in the U.S.	
Private duty nursing	Not covered	80% after deductible	Plan pays Part B deductible and 20%	20% up to 240 hour maxium/100% after 240-hour maximum Member cost sharing is excluded from the out-of-pocket maximum	
NEW BENEFITS					
SilverSneakers Fitness Program	Not covered	Not covered		\$0	50% coinsurance after \$500 deductible
Post-Discharge Meal Service Benefit	Not covered	Not covered		\$0 for 28 meals up to 14 days upon discharge from an inpatient hospital stay	Not covered

Starting your new plan

Open Enrollment takes place
Monday, October 3 – Monday, October 24

The State of Delaware’s Medicare open enrollment period is when you can make decisions about your health care coverage. Whether you need to take action to enroll depends on your current enrollment status.

enrollment status

1

If you are enrolled in the 2022 Special Medicfill Medicare Supplement plan and you have the State of Delaware Medicare Part D prescription drug coverage through SilverScript, administered by CVS Caremark:

**No need to do anything.
You’re all set.**

You will be automatically enrolled into the new Freedom Blue PPO Medicare Advantage plan for coverage to start January 1, 2023. Your SilverScript prescription drug coverage will continue for 2023.

If you want to discontinue medical and pharmacy coverage offered through the State of Delaware, you can opt out. You will receive enrollment mailings in September with more information on the steps you need to take to waive coverage.

enrollment status

2

If you are enrolled in the 2022 Special Medicfill plan, but do not have SilverScript® prescription drug coverage:

**You must take action to enroll in
Freedom Blue PPO and SilverScript.**

Refer to the enrollment mailings you’re getting in September for information on how to enroll in Freedom Blue PPO and SilverScript prescription drug coverage.

enrollment status

3

If you have waived all 2022 retiree medical and pharmacy coverage offered by the State of Delaware:

**You can enroll in coverage
that starts in 2023.**

Your enrollment mailings arriving in September will have information about how to enroll in Freedom Blue PPO and SilverScript prescription drug coverage.

Get your questions answered

If you have questions about Medicare or how your new Freedom Blue PPO Medicare Advantage plan works, call **1-888-328-2960**, 8 a.m. – 8 p.m., seven days a week (TTY call 711). Or visit **DelawarePensions.com**.

Come to an in-person session.



August 2 — August 11

In-person educational meetings are taking place throughout Delaware during the first two weeks in August. Don't miss your chance to ask questions about the new Freedom Blue PPO plan. Your invitation with more details is included in this mailing.

October 4 — October 20

A second set of in-person meetings are taking place in October. You'll receive an invitation with more details in September, before Open Enrollment.

Open Enrollment is Monday, October 3 - Monday, October 24.

Late September

Look out for your enrollment materials.

You'll receive your **Open Enrollment materials**. The mailings contain all the details about your new plan and steps to take to enroll.*

You'll also receive your invitation to the October informational sessions in the same mailing.

Mid-November – January 2023

You'll receive a welcome call and kit, more information about your new Medicare Advantage plan, and your new ID card.

* No action is needed if you are enrolled in both the 2022 Special Medicfill plan and SilverScript prescription drug coverage. If not, you will need to take action to enroll as described on page 7.

Frequently asked questions

We're here for you if you want to know more about Medicare or how your new Freedom Blue PPO Medicare Advantage plan works.

Call 1-888-328-2960, 8 a.m. to 8 p.m., seven days a week (TTY call 711). You can also see information and updates at [DelawarePensions.com](https://www.DelawarePensions.com).

1 Is the Freedom Blue PPO plan a Medicare Supplement?

No. It's a group Medicare Advantage plan with customized benefits available only to those eligible for coverage from the State of Delaware.

2 Is the Freedom Blue PPO Medicare Advantage plan different than a typical Medicare Advantage plan?

Yes. Your customized benefits mean that you get:

- All of the same benefits offered with the State of Delaware's 2022 medical coverage, including \$0 copays and the same access to doctors and hospitals.
- A simple experience with all your medical benefits combined into one plan.
- One explanation of benefits for medical claims.

3 Will I get a new ID card?

Yes. Freedom Blue PPO Medicare Advantage plan members will receive a new ID card in December 2022.

- Use your new medical plan ID card for all of your care starting January 1, 2023.
- You will no longer have to present your red, white, and blue Medicare card for care, but be sure to keep it in a safe place.

4 Do I have to keep Medicare Parts A and B?

Yes. You must keep and continue to pay your Medicare Part B premium with your new coverage.

5 Do I need to tell my doctors that I have a new plan?

Yes, be sure to let them know. Use your new Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage plan ID card for medical care starting January 1, 2023.

6 Does Freedom Blue PPO offer Part D prescription drug coverage?

No. You'll continue to receive prescription drug coverage from the State of Delaware Medicare Part D prescription drug coverage through SilverScript administered by CVS Caremark.

7 Can I enroll in another Medicare Advantage plan or Medicare Part D plan in addition to Freedom Blue PPO?

No. The Centers for Medicare & Medicaid Services (CMS) allows enrollment in only one qualified Medicare Advantage and corresponding Part D prescription drug plan. Enrollment in another plan will terminate your Freedom Blue PPO Medicare Advantage coverage and SilverScript prescription drug plan.

Health care lingo translated

With Medicare coverage, you’re bound to see certain terms over and over. Here’s a cheat sheet for a few of the most important ones.

PREMIUM

The monthly amount paid so you have coverage, in addition to your Medicare Part B premium.

DEDUCTIBLE

The set amount you pay for a health service or before your plan starts paying.

COPAY

The set amount you pay for a covered service. For example, it could be \$0 for a primary care doctor visit or \$0 for a specialist.

COINSURANCE

The percentage owed for some covered services. For example, if your plan pays 80%, you pay 20%.

OUT-OF-NETWORK PROVIDER

A doctor or hospital that does not participate with your plan’s network.

IN-NETWORK PROVIDER

A doctor or hospital that participates with your plan’s network.

MAXIMUM OUT-OF-POCKET

The most you’d pay for covered care.

Discrimination is Against the Law

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. The Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295, TTY: 711, Fax: 412-544-2475, email: CivilRightsCoordinator@highmarkhealth.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card (TTY:711).

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。请拨打您的身份证背面的号码（TTY：711）。

ATANSYON: Si se Kreyòl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la pou ede w. Rele nan nimewo ki nan do kat idantite w la (TTY: 711).

ધ્યાન આપશો: જો તમે ગુજરાતી ભાષા બોલતા હો, તો ભાષા સહાયતા સેવાઓ, મફતમાં તમને ઉપલબ્ધ છે. તમારા ઓળખપત્રના પાછળના ભાગે આવેલા નંબર પર ફોન કરો (TTY: 711).

ATTENTION: Si vous parlez français, les services d’assistance linguistique, gratuitement, sont à votre disposition. Appelez le numéro au dos de votre carte d’identité (TTY: 711).

알림: 한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. ID 카드 뒷면에 있는 번호로 전화하십시오 (TTY: 711).

ATTENZIONE: se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Contatti il numero riportato sul retro della sua carta d’identità (TTY: 711).

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số điện thoại ở mặt sau thẻ ID của quý vị (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie dazu die auf der Rückseite Ihres Versicherungsausweises (TTY: 711) aufgeführte Nummer an.

ATENSYON: Kung nagsasalita ka ng Tagalog, may makukuha kang mga libreng serbisyong tulong sa wika. Tawagan ang numero sa likod ng iyong ID card (TTY: 711).

ध्यान दें: यदि आप हन्दिी बोलते हैं, तो आपके लए नःशुल्क भाषा सहायता सेवा उपलब्ध है। आपके सदस्य पहचान (ID) कार्ड के पीछे दए गए नंबर पर फोन करें। (TTY: 711).

توجه فرمائیں: اگر آپ اردو بولتے ہیں، زبان معاونت سروس، مفت میں آپ کے لیے دستیاب ہے۔ اپنے شناختی کارڈ کی پشت پر درج شدہ نمبر پر کال کریں (TTY: 711)۔

تنبيه: إذا كنت تتحدث اللغة العربية، فهناك خدمات المعاونة في اللغة المجانية متاحة لك. اتصل بالرقم الموجود خلف بطاقة هويتك (جهاز الاتصال لذوي صعوبات السمع والنطق: 711).

గమనిక: మీరు తెలుగు మాట్లాడితే, లాగివేజ్ అసెస్మెంట్ సర్వీసెస్, ఛార్జి లేకుండా, మీకు అందుబాటులో ఉన్నాయి. మీ మెంబర్ ఐడెంటిఫికేషన్ కార్డు (ఐడి) వెనుక ఉన్న నంబరుకు కాల్ చేయండి (TTY: 711).

Aandacht: Indien u Nederlands spreekt, is de taaladviesdienst gratis beschikbaar voor u. Bel het nummer op de achterkant van uw identificatie (ID) kaart (TTY: 711).

ВНИМАНИЕ: Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Позвоните по номеру, указанному на обороте вашей идентификационной карты (номер для текст-телефонных устройств (TTY): 711).

ATENÇÃO: Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para o número no verso da sua identidade (TTY: 711).

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoni pod numer podany na odwrocie karty ubezpieczenia zdrowotnego (TTY: 711).

注：日本語が母国語の方は言語アシスタンス・サービスを無料でご利用いただけます。ID カードの裏に明記されている番号に電話をおかけください（TTY：711）。

Our friends in the legal department asked us to include this. Enjoy all the nitty gritty details.

SilverSneakers is a registered mark of Tivity Health, Inc. Tivity Health, Inc., is a separate company that administers the SilverSneakers program.

Highmark BCBSD Inc. is a PPO plan with a Medicare contract. Enrollment in Highmark BCBSD Inc. depends on contract renewal. Highmark BCBSD Inc. d/b/a Highmark Blue Cross Blue Shield Delaware (HMK BCBS DE) is an independent licensee of the Blue Cross Blue Shield Association. All references to “Highmark” in this communication are references to Highmark Inc., an independent licensee of the Blue Cross Blue Shield Association, and/or to one or more of its affiliated Blue companies.

This information is not a complete description of benefits. For more information, please call HMK BCBS DE Customer Service at 1-888-328-2960 (TTY/TDD users may call 711), 8 a.m.-8 p.m., seven days a week.

SilverScript® Employer PDP sponsored by State of Delaware (SilverScript) is the prescription drug plan for retirees and their covered dependents who are eligible for Medicare. This prescription drug plan is provided by SilverScript Insurance Company which is affiliated with CVS Caremark®



Because Life.™

FAPHM-154A
120 Fifth Ave.
Pittsburgh, PA 15222

You're invited.
Sessions starting soon.

<Name>
<Address Line 1>
<Address Line 2>
<City>, <State> <Zip>



**Getting to know your Medicare Advantage
Plan as a State of Delaware pensioner.**

Important information regarding the Highmark Blue Cross Blue Shield Delaware Freedom Blue PPO Medicare Advantage plan for State of Delaware pensioners in the Group Health Insurance Plan.